

Research on the status quo and countermeasures of Huinong information service under the background of big data-- Based on the survey and analysis of W region

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Abstract: Based on the investigation and analysis of the current situation of Huinong loan information service in W region, this paper finds that the mass media function is weakened in Huinong information communication, the information infrastructure construction level in W region is average, and there is a phenomenon of information missing in the communication process of Huinong loan information. On the whole, the current loan information communication can not fully meet the needs of farmers for loan information. The satisfaction level of farmers on information service is low, and effective solutions to the existing problems are proposed: (1) strengthen the information construction; (2) Establish a mechanism for the coexistence of diversified media; (3) Strengthen the construction of information talents; The research of this paper has a certain reference significance for the dissemination of local information, and the solution strategy proposed is relatively scientific and feasible.

Key words: Beneficent agriculture credit; Information service

1. Research background and purpose

The rural informatization work has important strategic significance in the economic and social development of our country. The issue of “three rural areas” has always been an issue that the Party and the government attach great importance to, and it is also an important topic that China’s rural development must face. China is a big agricultural country, and the development of agricultural economy has played an inevitable and significant role in the development of China’s economy. The agricultural issue is one of the issues concerned by the People’s Republic of China and the Communist Party of China. The party and the state have introduced a series of policies to promote the continuous development of the agricultural economy, such as the favorable agricultural policy, the HP financial policy and so on. After decades of development, the policy of favoring agriculture has not been implemented. Relevant research shows that the policy needs to be implemented, must be layer by layer sinking, to provide convenient services for farmers to make loans, to improve the effectiveness of information dissemination, to solve the problem of information asymmetry, to help farmers obtain information about the policy, improve the overall satisfaction of rural areas to the policy!

With the modernization and scale development of agriculture, simple technical guidance of agricultural production can no longer meet the needs of “good management” of new professional farmers; The information asymmetry in economic management is an important obstacle restricting the long-term development of new enterprises, of which the financial information demand is the core. The promotion of inclusive finance has provided a steady stream of “financial power” for rural revitalization, and the effective dissemination of service information benefiting farmers plays a crucial role.

In order to promote the development of benefit to farmers loan business in rural areas and improve the quality of benefit to farmers information service, this paper takes W area as the research object to carry out benefit to farmers information service investigation, in-depth analysis of the problems existing in benefit to farmers information service in W area, and puts forward effective improvement suggestions to improve the financial loan service model, promote the development of “three farmers” and promote the development of benefit to farmers loan information service in our country.

2. Research methods and investigation situation

2.1 Questionnaire Design

This study is based on a questionnaire survey of 80 villages in 6 districts of W district. The survey was completed in December 2022. Three students were invited to form a team to conduct random questionnaire distribution in different places of W region. A total of 115 rural cooperatives, farmers, and rural cadres were randomly selected from several townships in W region as survey objects. A total of 100 valid questionnaires were collected, with an effective rate of 86.96%.

The main contents of the questionnaire are as follows:

The first part is the basic information and the familiarity with the credit information, including gender, age, education level, income information and questions related to the information.

The second part is the popularization of relevant policies, mainly including the setting of local financial institutions, the knowledge of the information of Huirural loan in W region and the content of the information transmission policy of Huirural loan.

The third part is the satisfaction degree and evaluation of farmers on Huinong loan information communication service, which mainly includes the frequency of Huinong loan information, the smooth degree of communication, the information level and the construction of communication facilities.

The questionnaire design mainly adopts multiple choice questions, face-to-face interviews, questions and answers, records and other

modes, and the collected data is objective, true and reliable.

2.2 Sample Statistics

In order to further understand the information service of farmers in Region W, 10 farmers and 3 bank personnel were randomly selected to conduct interviews. The information of 10 farmers and 3 bank personnel is shown in Table 1 and Table 2 below:

Table 1: The basic information of the interviewed farmers

Name	Age	Education	Household income	Administrative village	Access to information
Zhang XX	45	High School	56,000	A Street	Information bar
Wang XX	47	Junior high	62,000	B Town	Cell phone, TV
Li XX	49	Junior high	48,000	A Street	Mobile TV
Wang X	42	Junior high	79,000	C Town	Cell phone, radio
胡 XX	61	Elementary school	68,000	B Town	Radio, children
High X	56	Junior high	39,000	Town D	Info bar
Liu XX	58	Elementary school	51,000	C Town	Info bar
Chiang X	58	Elementary school	49,000	E Town	Info bar
Xue XX	60	Elementary school	53,000	C Town	Information bar, children
Zhang X	52	Junior high	53,000	B Town	Cell phone, TV

Table 2: Banking personnel information

Name	Work organization	Job content
Chapter xx	Agricultural Bank of China, XX branch	Customer Manager, responsible for Huinong credit business handling, consulting and other services
Wang xx	XX Rural Credit Cooperative	Account manager, responsible for agricultural loan publicity, related consultation, handling business
Liu XX	Bank of China, XX branch	Account Manager, responsible for agricultural loan publicity, related consultation and business handling

3. Analysis of current situation and satisfaction of information service for farmers in W region

3.1 Current situation of Huinong information service

3.1.1 Level of communication and information infrastructure

The economic development level of W region is in the middle level, the household income level of farmers in this region is between 50,000 and 70,000 yuan, and the agricultural development level is not high. By the end of 2021, all the administrative villages in W region have achieved telephone coverage, with an overall coverage rate of 100 percent; The comprehensive coverage rate of telephone in natural villages is 96%. The revenue of posts and telecommunications reached 56.96 million yuan, up 7.1 percent year on year. At the end of the year, the number of fixed-line telephone users was 310,001, an increase of 2.9 percent, of which 30,172 were residential telephone users, an increase of 3.7 percent. The number of mobile phone users at the end of the year was 273,642, an increase of 9.6%. The number of Internet broadband users was 41,424, a year-on-year increase of 23.8 percent.

3.1.2 The access channel of Huinon loan information

In terms of access to information channels of farmers in W region, 81.5% of them choose television broadcasting, while 69.1% of them choose telephone and mobile phones. The third place is through network computers. Nearly 70% of rural residents believe that mobile phones and the Internet have incomparable advantages in obtaining news and information and providing entertainment.

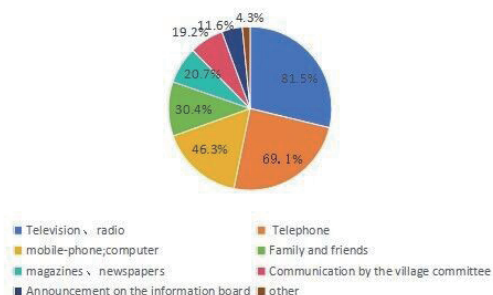


Figure 1: The channels for farmers in W region to obtain information

3.2.3 Huinong loan service talents

According to the survey of information service talents in W region, the overall quality and cultural level of Huinong information service personnel are average, but they can still meet the most basic needs. Moreover, Huinong information service personnel have relatively

insufficient experience and poor learning ability. As a whole, Huinong information service personnel are uneven and cannot meet the needs of information service. In addition, the personnel engaged in the loan service of agriculture and agriculture in the W area basically have several jobs, and they also have to do other part-time work while engaging in the information communication service of Huinong loan, resulting in a wide range of business but not fine, and the construction of the agricultural informatization talent team can not keep up with the demand for talents in Huinong informatization. Therefore, a stable informatization talent team needs to be built in the W area.

Table 3: Composition of informatization service talent team in W region

Gender			Age			Educational background			Years of work		
	Number of people	Specific gravity		Number of people	Specific gravity		Number of people	Specific gravity		Number of people	Specific gravity
Male	38	38%	20-30 years old	40	40%	College and below	51	51%	0-2 years	63	63%
Women	64	64%	30-40 years old	24	24%	Undergrad	24	24%	3-5 years	17	17%
		Over 40	36	36%	Other	25	25%	> 5 years	20	20%	

Source: Self-collated based on interviews

In addition, the implementation of agriculture-related loans is difficult after the emergence of risks; Because of the characteristics of their own development, agriculture-related enterprises have the natural risks of long investment period, large investment and low return rate. In addition, the real estate investment of agriculture-related enterprises is small, and there is no effective asset to dispose of after the risk is generated, and the risk is large.

3.2 Satisfaction analysis of Huinong information service

The satisfaction of Huinong information is statistically analyzed, as shown in the following table:

Table 4: Farmers' satisfaction with the current information dissemination

item	Government Communications	Information media
Very satisfied	38%	37%
Satisfied	16%	29%
Average	30%	23%
Unsatisfied	10%	8%
Very dissatisfied	6%	3%

Table 4 makes statistics on the satisfaction degree of current information dissemination. The statistical results show that 37% of farmers are "very satisfied" with information dissemination, 29% are "satisfied", while 10% are "dissatisfied" and 3% are "very dissatisfied". The overall satisfaction level is general, which objectively reflects that the level of information service for farmers is not high and cannot meet the needs of farmers for information for farmers.

First of all, the construction of rural information infrastructure has an impact on the satisfaction of agricultural preferential policies. Scholars Guo Jinyong and Zhang Yalei both pointed out that the degree of perfection and convenience of rural infrastructure construction (mainly covering the construction of rural power grids and communication facilities) affects farmers' psychological satisfaction with agricultural preferential policies.

Secondly, the smoothness of information transmission has an impact on farmers' satisfaction with agricultural preferential policies. Zhang Dongping found through research that the smoothness of information transmission of agricultural preferential policies affected the width and breadth of the information receiving range of agricultural preferential policies, and also caused the deviation of farmers' satisfaction evaluation of the policies themselves.

Thirdly, the development and improvement of information services in the process of information transmission also have a great impact on the overall satisfaction evaluation of policies. According to Wu Hanbang's research, China should improve the supervision mechanism of preferential agricultural policies and improve the behavior norms of local governments. The mechanism for training professional personnel should be improved, and the implementation of policies favorable to agriculture should be strengthened. We will improve information transmission and feedback mechanisms and promote the continuous improvement of policies favorable to farmers.

4 Measures to improve rural information services in W region

4.1 Strengthen the construction of information service infrastructure

W region will focus on benefiting agriculture and enriching the people with science and technology, and improve the people's sense of access to science and technology. The layout and construction of a number of provincial agricultural high districts, accelerate the development and demonstration of agricultural high and new technologies, rely on scientific and technological innovation to effectively solve the prominent problems restricting the development of agriculture in the province, and form useful experience that can be replicated and promoted.

In recent years, with the development of the Internet, the construction of information infrastructure in rural areas has been continuously carried out, the basic level of information service in W region has been improved, and the coverage of various information facilities in administrative villages has been improved as a whole, especially the network has basically achieved 100% coverage. In order to avoid villagers missing out on the information of benefit to farmers loans, the government has increased the dissemination of benefit to farmers information, combined with new media communication methods, such as through wechat push and other ways to speed up the dissemination of information.

4.2 Build a mechanism for the coexistence of diversified media

In order to implement the central government's task deployment of "accelerating rural financial innovation", local banks actively carry out the application of Internet technology, taking Bank A in Region W as an example to introduce, the head office proposed to accelerate the Internet technology platform to promote the strategic policy of benefiting agriculture and services, implement the concept of "agriculture, rural areas", and focus on building a service platform system of "diversified and multiple media co-existence". Innovate the new model of Huinong loan "Huinong E Loan", and make full use of Alipay, wechat mini program, bank website platform and other tools to expand the scope of influence, as shown in the following figure. However, because this mode has relatively high requirements for mobile phone operation, it is not strong in communication for older farmers and does not bring out the greatest benefits.

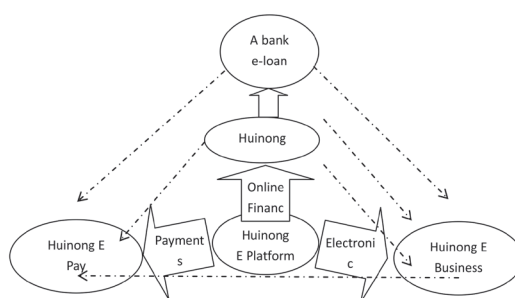


Figure 2: Huinong loan platform of Bank A in Region W

4.3 Strengthen the construction of informatization talent team

On the one hand, the quality and ability of Huinong loan talent team directly affects the dissemination efficiency of Huinong loan information in rural areas. In order to train more highly capable and high-quality Huinong loan professional service personnel, governments in various regions of our country actively introduce various policies to introduce and retain talents. For example, the government organizes professional training for public officials to improve their working ability, establishes cooperative relations with colleges and universities, builds online training platforms, builds relevant training MOOCs, and conducts regular assessment and evaluation of public officials. At the same time, colleges and universities are actively cultivating and exporting relevant talents to the society.

On the other hand, a scientific and perfect personnel training mechanism can improve the technical level of employees, improve work efficiency, and reserve technical personnel. Firstly, the training of peasant groups should be included in the personnel training mechanism; This is because farmers are the main service subjects of information benefiting farmers. Improving farmers' informatization ability can fundamentally solve the problem of poor information. The training for farmers includes agricultural informatization training and information-based training for benefiting farmers. Secondly, innovate training methods and mechanisms. In the past, training was mainly carried out in the form of conference, the scene was chaotic, there was no professional organization, and the training effect was mediocre. Under the background of informatization, local governments can make full use of the network to carry out online training, and at the same time complement each other with on-site education to train farmers' mobile Internet skills and information technology application skills. At the same time, create a window for farmers to solve problems, such as building a group chat, which is equipped with one or two professionals to solve the problems encountered by farmers. Finally, we can build an Internet agricultural service platform to carry out agricultural informatization, which is called promoting the marketization of agricultural and rural informatization services, which can accelerate the formation of comprehensive large-scale courses and promote the socialization, institutionalization and standardization of rural information services.

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